

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Paige Herrera</u> | Social Security number or ITIN | xxx-xx-2763 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 24-21643-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paige Herrera

11/13/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paige Herrera
Debtor

Case No. 24-21643-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Paige Herrera, 1215 Kings Mill Road, Aliquippa, PA 15001-4510 |
| 15823927 | + Nicholas Voigt, 1215 Kings Mill Road, Aliquippa, PA 15001-4510 |
| 15823936 | West Penn Hospital, 800 Friendship Ave, Pittsburgh, PA 15224 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Nov 14 2024 05:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 14 2024 00:15:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Nov 14 2024 05:07:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 14 2024 00:15:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: jdryer@bernsteinlaw.com | Nov 14 2024 00:14:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15816862 | + EDI: CAPITALONE.COM | Nov 14 2024 05:07:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15823923 | + EDI: COMCASTCBLCENT | Nov 14 2024 05:07:00 | Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005 |
| 15816863 | + EDI: DISCOVER | Nov 14 2024 05:07:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15816864 | + EDI: DISCOVERSL.COM | Nov 14 2024 05:07:00 | Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948 |
| 15816865 | + EDI: MAXMSAIDV | Nov 14 2024 05:07:00 | Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 15816867 | Email/Text: Bankruptcy.Notices@pnc.com | Nov 14 2024 00:14:00 | PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222 |
| 15816866 | + Email/PDF: ebnotices@pnmac.com | Nov 14 2024 00:30:47 | PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387 |

District/off: 0315-2

User: admin

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Date Rcvd: Nov 13, 2024

Form ID: 318

Total Noticed: 19

| | | | |
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| 15823933 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 14 2024 00:15:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 15823930 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 14 2024 00:15:00 | Santander Consumer USA, 5201 Ruff Snow Dr, North Richland Hills, TX 76180-6036 |
| 15823931 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 14 2024 00:15:00 | Santander Consumer USA, 1601 Elm Street Suite 800, Dallas, TX 75201-7260 |
| 15823932 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 14 2024 00:15:00 | Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244 |
| 15816869 | ^ MEBN | Nov 14 2024 00:10:47 | Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311 |
| 15816870 | ^ MEBN | Nov 14 2024 00:10:00 | Utility Selfreported, Po Box 4500, Allen, TX 75013-1311 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PENNYMAC LOAN SERVICES, LLC |
| 15816868 | | Santander Consumer Usa |
| 15823922 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15823924 | *+ | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15823925 | *+ | Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948 |
| 15823926 | *+ | Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 15823929 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222 |
| 15823928 | *+ | PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387 |
| 15823934 | *+ | Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311 |
| 15823935 | *+ | Utility Selfreported, Po Box 4500, Allen, TX 75013-1311 |

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Brent J. Lemon | on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com |
| Eric E. Bononi | bankruptcy@bononilaw.com pa69@ecfbis.com |

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lawrence Willis

on behalf of Debtor Paige Herrera ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5